

## REMARKS

Applicants respectfully traverse the Examiner's rejections of claims 1-21 for reasons set forth herein. The references rely on items which can and do stand alone by themselves and can be auctioned successfully independently of one another since each item in the prior art is desirable standing alone. The present invention is taking typically undesirable independent items, such as low value gift certificates and combining them to form a single desirable and more usable item. As a practical matter, imagine having a gift certificate/store credit in the amount of \$8.45 at an electronics store. Clearly, there would be very little that one could in reality purchase with such a low and odd amount. Now if that \$8.45 were combined with another gift certificate/store credit in the amount of \$21.55, then the combined total would be \$30 which would present the owner with a more usable, desirable and practical amount with which to spend. The present invention addresses this long felt problem.

Applicant respectfully requests entry of the above amendments and remarks and favorable action in connection with this application is also respectfully requested.

The Examiner is invited to contact the undersigned at (973) 762-1025 to discuss any matter concerning this application.

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Respectfully submitted,



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